



LEGACY LEADERSHIP LEAGUE
PRESENTS
M.A.B.I.L.
ACADEMY

The Five Advisors at Your Business Table

A practical guide to knowing who to call what to ask and how to prepare

WHO BEFORE HOW

FACTS BEFORE FICTION

**STRUCTURE BEFORE
SCATTERED EFFORT**

A note to the builder

Most owners do not intend to make a careless decision. They make one because they are tired, rushed, uncertain, or carrying a question that belongs in another professional's hands. This guide helps you recognize five advisor categories that may belong at your table. It will not choose professionals for you or replace licensed advice. It will help you arrive prepared, ask better questions, notice conflicts, and remain responsible for your decisions.

How to use this guide

- Choose one business decision that feels delayed, expensive, confusing, or emotionally charged.
- Read the five advisor categories and mark which perspectives touch that decision.
- Write the facts you know, the assumptions you are making, and the documents you already have.
- Request the right professional conversation. Ask about qualifications, scope, fees, conflicts, and next steps.
- Record the decision, owner, deadline, and follow-up.

Seat 1 The Business Mentor or Experienced Operator

WHY THIS SEAT MATTERS

Use this seat when you cannot tell whether the problem is strategy, execution, timing, leadership, or avoidance. A useful mentor helps you think while you keep ownership of the decision.

QUESTIONS TO BRING

- What is the most important decision in the next 30 days?
- What assumption am I treating as a fact?
- What have you seen owners underestimate at this stage?
- What would evidence of progress look like by our next conversation?

WARNING SIGNS

Grand promises, vague success stories, pressure to buy quickly, hidden conflicts, contempt for licensed professionals, or advice beyond the mentor's experience.

ONE ACTION NOW

Write one decision, three known facts, three assumptions, and the date by which you will decide.

Seat 2 The Accountant CPA or Bookkeeping Professional

WHY THIS SEAT MATTERS

Use this seat when the story in your head and the story in the records may be different. Clean books help an owner see cash, obligations, margins, trends, and readiness for taxes or financing.

QUESTIONS TO BRING

- Which reports should I review each month?
- What is missing or unreliable in my current records?
- How should business and personal transactions be separated?
- What information will my tax preparer or lender need?

WARNING SIGNS

Advice given without reviewing records, unclear credentials or scope, unexplained fees, weak security practices, or guaranteed tax outcomes.

ONE ACTION NOW

Gather three months of statements, current bookkeeping reports, unpaid bills, receivables, and your questions.

Seat 3 The Banker or Lender

WHY THIS SEAT MATTERS

Use this seat before a funding emergency. A banking relationship can help you understand accounts, cash controls, underwriting expectations, credit readiness, and lender documentation.

QUESTIONS TO BRING

- What does a finance-ready file contain?
- Which account controls reduce error or fraud?
- What underwriting factors matter for this request?
- What should I improve before applying?

WARNING SIGNS

Guaranteed approval, pressure to misstate information, unexplained fees, unclear repayment terms, or repeated applications without understanding the effect.

ONE ACTION NOW

Create a lender-readiness folder with entity documents, statements, financials, debt schedule, tax returns, and the purpose of funds.

Seat 4 The Insurance and Risk Professional

WHY THIS SEAT MATTERS

Use this seat because one uncovered loss can erase years of work. The goal is to identify exposures, understand choices, and document why coverage decisions were made.

QUESTIONS TO BRING

- What events could seriously interrupt this business?
- Which risks are insured, retained, reduced, or transferred by contract?
- What exclusions and limits deserve attention?
- What must we document before a claim?

WARNING SIGNS

No needs analysis, unexplained exclusions, pressure without comparison, undisclosed compensation, or unsupported promises about claims.

ONE ACTION NOW

List your people, property, vehicles, data, contracts, locations, services, and worst plausible interruptions.

Seat 5 The Attorney

WHY THIS SEAT MATTERS

Use this seat when a decision creates rights, duties, ownership, liability, or a lasting promise. Legal review often has the most value before signatures, conflict, deadlines, or assumptions harden.

QUESTIONS TO BRING

- What legal relationship does this document create?
- What happens if one party cannot perform?
- Which jurisdiction and deadlines control?
- What should be documented now to prevent misunderstanding later?

WARNING SIGNS

Guaranteed outcomes, unclear engagement terms, unexplained fees, advice outside the lawyer's jurisdiction or practice area, or pressure to hide facts.

ONE ACTION NOW

Bring the complete document, timeline, parties, prior communications, desired outcome, and every fact that may change the advice.

Meeting preparation page

DECISION OR CONCERN

FACTS I KNOW

ASSUMPTIONS OR FEARS I HAVE ADDED

DOCUMENTS I CAN BRING

PROFESSIONAL SEAT I NEED

QUESTIONS I WILL ASK

SCOPE FEE AND CONFLICT DISCLOSURES

DECISION OWNER DEADLINE AND FOLLOW-UP

The owner keeps the chair

A professional table does not make the owner smaller. It allows the owner to lead with more facts, stronger questions, and clearer responsibility. Start with the seat connected to the decision that has been costing you the most attention. Prepare well. Listen carefully. Document the next step. Then keep building.

Educational disclaimer

This guide provides general education only. It does not provide legal, tax, accounting, lending, insurance, investment, fiduciary, or mental-health advice and does not create a professional-client relationship. Engage appropriately licensed professionals for advice about your circumstances.

Your next step

Learn about Foundation Weekend at
www.legacyleadershipleague.com/foundation-weekend-overview